

## Information to identify the case:

Debtor 1:	<b>Craig R. Hughes Jr.</b>	Social Security number or ITIN:	xxx-xx-4496
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<b>Michelle L. Hughes</b>	Social Security number or ITIN:	xxx-xx-0006
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 7/19/18
Case number:	<b>18-24456-JNP</b>	Date case converted to chapter:	7 8/7/19

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Craig R. Hughes Jr.	Michelle L. Hughes
2. All other names used in the last 8 years		aka Michele L Hughes
3. Address	109 Dealtown Rd Pittsgrove, NJ 08318-3817	109 Dealtown Rd Pittsgrove, NJ 08318-3817
4. Debtor's attorney Name and address	Moshe Rothenberg Law Office of Moshe Rothenberg 880 East Elmer Road Vineland, NJ 08360	Contact phone 856-236-4374
5. Bankruptcy trustee Name and address	Joseph Marchand 117-119 West Broad St. PO Box 298 Bridgeton, NJ 08302	Contact phone (856) 451-7600

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 8/7/19
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>September 23, 2019 at 01:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Mitchell H. Cohen U.S. Courthouse, 400 Cooper Street, Room 2200, Camden, NJ 08101</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Craig R. Hughes, Jr.  
 Michelle L. Hughes  
 Debtors

Case No. 18-24456-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 309A

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 Total Noticed: 38

Date Rcvd: Aug 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2019.

db/jdb Craig R. Hughes, Jr., Michelle L. Hughes, 109 Dealtown Rd, Pittsgrove, NJ 08318-3817  
 517667294 Bank of Americ, 4909 Savarese Cir, Tampa, FL 33634-2413  
 517653499 Bridgeton P&H Supply, 756 N Pearl St, Bridgeton, NJ 08302-1210  
 517653504 +CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
 (address filed with court: Credit Acceptance, 25505 W 12 Mile Rd,  
 Southfield, MI 48034-1846)  
 517653500 Capital One Bank USA, PO Box 71084, Charlotte, NC 28272-1084  
 517653505 Disaster Housing Corp, Shamy Shippers and Lonski, 251 Livingston Ave,  
 New Brunswick, NJ 08901-3055  
 517811825 +English Sewage, 1082 West Parsonage Road, Bridgeton, NJ 08302-4220  
 517667295 KML Law Group, Sentry Office Plaza, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812  
 517811826 Law Offices of Cris W. Craft, 20501 Katy Fwy Ste 212, Katy, TX 77450-1942  
 517653508 +NJM Insurance Company, 301 Sullivan Way, Trenton, NJ 08628-3498  
 517697623 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096  
 517707072 New Jersey Manufacturers Ins, 302 Sullivan Way, W. Trenton, NJ 08628  
 517653510 South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091  
 517811828 Testa Heck Testa & White, PA, PO Box 749, Vineland, NJ 08362-0749  
 517653515 Wallace Supply Company, 108 S West Blvd, Vineland, NJ 08360-4546

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: moshe@mosherothenberg.com Aug 08 2019 00:03:21 Moshe Rothenberg,  
 Law Office of Moshe Rothenberg, 880 East Elmer Road, Vineland, NJ 08360  
 tr +EDI: QJDMARCHAND.COM Aug 08 2019 03:28:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2019 00:04:29 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 08 2019 00:04:26 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517653497 EDI: AIS.COM Aug 08 2019 03:28:00 American Infosource LP, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 517653498 E-mail/Text: bankruptcy@pepcoholdings.com Aug 08 2019 00:04:00  
 Atlantic City Electric Company, Mail Stop 84CP42, 5 Collins Dr Ste 2133,  
 Carneys Point, NJ 08069-3600  
 517653501 E-mail/Text: bankruptcy@cavps.com Aug 08 2019 00:04:47 Cavalry Portfolio Services,  
 500 Summit Dr Ste 400, Valhalla, NY 10595  
 517656995 +E-mail/Text: bankruptcy@cavps.com Aug 08 2019 00:04:47 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 517653502 EDI: CHASE.COM Aug 08 2019 03:28:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 517653503 EDI: COMCASTCBLCENT Aug 08 2019 03:28:00 Comcast, PO Box 3001,  
 Southeastern, PA 19398-3001  
 517653506 EDI: JEFFERSONCAP.COM Aug 08 2019 03:28:00 Jefferson Capital Systems, PO Box 7999,  
 Saint Cloud, MN 56302-7999  
 517774916 +EDI: MID8.COM Aug 08 2019 03:28:00 Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 517653507 EDI: MID8.COM Aug 08 2019 03:28:00 Midland Funding LLC, 2365 Northside Dr Ste 300,  
 San Diego, CA 92108-2709  
 517657782 EDI: Q3G.COM Aug 08 2019 03:28:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 517811827 EDI: NEXTEL.COM Aug 08 2019 03:28:00 Sprint Corporation, Attn: Bankruptcy Dept.,  
 PO Box 7949, Overland Park, KS 66207-0949  
 517653509 EDI: Q3G.COM Aug 08 2019 03:28:00 Sadino Funding, PO Box 788, Kirkland, WA 98083-0788  
 517655252 +EDI: RMSC.COM Aug 08 2019 03:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517653511 EDI: RMSC.COM Aug 08 2019 03:28:00 Synchrony Bank, PO Box 965007,  
 Orlando, FL 32896-5007  
 517653513 EDI: TDBANKNORTH.COM Aug 08 2019 03:28:00 TD Bank, PO Box 9547, Portland, ME 04112-9547  
 517653512 EDI: WTRRNBNBANK.COM Aug 08 2019 03:28:00 Target bank, PO Box 673,  
 Minneapolis, MN 55440-0673  
 517653514 EDI: VERIZONCOMB.COM Aug 08 2019 03:28:00 Verizon, 500 Technology Dr Ste 300,  
 Weldon Spring, MO 63304-2225  
 517757238 +EDI: AIS.COM Aug 08 2019 03:28:00 Verizon, by American InfoSource as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517653516 E-mail/Text: bncmail@w-legal.com Aug 08 2019 00:04:38 Weinstein and Riley,  
 2001 Western Ave Ste 400, Seattle, WA 98121-3132

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 309A

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Total Noticed: 38

Date Rcvd: Aug 07, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0